

[illegible][illegible]

Expressed sums of \$5 and upwards
sent almost at once to the
N. DAUPHIN, New Orleans, La.
Seventh St., Washington, D. C.

**STRONG'S
NICA PREPARATIONS**

Many have discovered recently that
the use of these NICA preparations
has not only cured their troubles,
but combined, it has no equal
preparation.

NICA JELLY

The most effective
remedy for all
specific skin complaints,
such as eczema, eruptions,
chaps and roughness
of the face. It is
the use of **HEALTHFUL CONSTITUTION**
and the use of **HEALTHFUL CONSTITUTION**
soft and clear. Available in all
a family medicine chest.

PRICE IN SMALL TUBES, 10c

NICA TOILET SOAP

Deliciously perfumed,
luscious, highly
fragrant. Cleanses
the face, throat,
and the body. It is
the use of **HEALTHFUL CONSTITUTION**
and the use of **HEALTHFUL CONSTITUTION**
soft and clear. Available in all
a family medicine chest.

PRICE IN SMALL TUBES, 10c

NICA SHAVING SOAP

A medicated article
of face powder.
It is the use of **HEALTHFUL CONSTITUTION**
and the use of **HEALTHFUL CONSTITUTION**
soft and clear. Available in all
a family medicine chest.

PRICE IN SMALL TUBES, 10c

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soft and clear. Available in all
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PRICE IN SMALL TUBES, 10c

NICA TOOTH SOAP

Is without question
the most effective
tooth powder
there ever produced.
It is the use of **HEALTHFUL CONSTITUTION**
and the use of **HEALTHFUL CONSTITUTION**
soft and clear. Available in all
a family medicine chest.

PRICE IN SMALL TUBES, 10c

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All kinds of caramels, home-made candies, a specialty, at the Sea Side.

Full weight black Jersey cloth just received at Bostwick's.

Entirely new heavy black Jersey cloak for winter garments at Bostwick & Sons.

Fresh bulk oysters and fresh white fish, always on hand, at the Sea Side.

Oils, colors, novelties at Warren Collins.

To the Public.

In order that you may thoroughly understand the condition of the flour trade and the spirit manifested by some of our competitors in regard to the trade, permit me to say that some of my neighbors proposed to help me out yesterday by sending parties to buy flour in ten sack lots, the parties representing to me that the flour was for their own private use.

After the flour was bought and loaded up, it was quietly taken down a back alley, and soon after came to the front labeled \$1.20 per sack. This is "honorable" competition. It is all right gentlemen, if you want any more come yourselves and I will deliver it as cheerfully as I would to a poor widow.

F. S. WINSTON.

OFFER FOR DAKOTA.—Four lots in First ward, with good buildings and good yard, with fruit, offered for sale for a short time only, for \$500. Apply to C. H. Bowles.

16 yards of good dress goods for \$1.00 at Bostwick & Sons.

Sales of underwear at N. Y. saving store. (Gents all wool scarlet suits \$1.75. Other grades equally low.)

M. C. Smith received this day ten pieces of ladies all wool suitings of all the shades, comprising a beautiful assortment which will be sold at 25% per cent less than the goods have been previously sold for. These goods are a special bargain.

Big bargains, wonderful inducements, amazingly low, the 37% cent red flannel at Bostwick & Sons.

Reducing stock in our military department! All hats, fancy feathers, etc., marked down. A number of trimmed hats, ladies and misses, very cheap at N. Y. saving store.

Gold frames, etc., at Warren Collins.

All parties indebted to the firm of A. Richardson & Bro., please call and settle, as all accounts not paid by January 10, 1884, will be placed in the hands of an attorney for collection.

A great variety of tassels and other ornaments for fancy work. Also, embroidery silk and chenille, arseane, filloesless knitting silk, etc., at N. Y. saving store.

The latest wool Venetian crepe for mourning—only at Bostwick & Sons.

Artist materials, etc., at Warren Collins.

Misses wool hose two pair for 25 cents at N. Y. saving store.

For SALE.—Five acres in the city with extra good house and barn worth \$4,000; will be sold for \$2,500. Enquire of J. G. Saxe, real estate and insurance agent, who has money to loan.

They all remark, "how cheap those blankets are at Bostwick & Sons."

Communicate to your friends, that they will find the largest assortment of fine holiday shippers and lowest prices, at A. Richardson & Bro.

Sweet cider (sund refined) at Evenson & Parker's.

We are having a big run on our close fitting Russian circulars, both silk and wool.

If you want a pair of the latest style shoes out to John Monaghan and ask for the Libby shoe.

For Rent.—Large boarding house and four dwelling houses, boarding house with 20 or 40 rooms, centrally located, enquire of H. H. Blanchard.

Pure home-made candied Evenson & Parker's.

No secret, that the best boots and shoes are sold for the least money at A. Richardson & Bro.

Nothing in the municipal court today.

—Mr. Aaron Souebeer, of New York, is in the city on a visit.

The common council held a regular meeting on Monday evening.

—Observe the church directory, and attend divine service to-morrow.

—Miss Hattie Granger, of Milwaukee is visiting at the home of Judge John R. Bennett.

—Mr. Charles R. Palmer, of Albert Lea, Minnesota, is in town visiting his father, the Hon. Andrew Palmer.

—Mr. J. B. Moon left at noon to-day for Ottawa, Kansas, to see his daughter residing at that place, who is very sick.

—America Lodge No. 26, Daughter of Rebecca, assembled in regular semi-monthly session in Odd Fellows hall this evening.

—Superintendent Wm. Jones, of Clinton, and Mr. C. S. Grossbeck, of Johnson Center, were looking over the teachers' library in the court house this afternoon.

—The cotton factory and surrounding buildings were rather dark and gloomy last night, as compared with nights when the factory was in operation, illuminated by the electric light.

—The Darlington Republican: "The lecture delivered at the Baptist church, last Sunday evening, by B. F. Danwidde, of Janesville, was one of the finest ever given in our city, and those who failed to hear it missed a rare literary treat."

—City Treasurer J. A. Blount, and Mr. C. E. Bowles, clerk of the board of education, met the city school teachers in the central school building this forenoon, and the city treasurer distributed among them over \$1,500 as November salary teachers and janitor.

—Mr. J. H. Soufield, who has been visiting at Delphi, Indiana, for the past two weeks, returned last evening. His wife, who was with him on his journey, was with him yesterday.

—The next social party will be that given by Resene Hook and Ladder company No. 1, in Cannon's hall, on next Wednesday evening. A general invitation is extended to the public, and the committee will see that all who attend will be properly cared for.

—Miss Lizzie Gunn, of St. Joe, Missouri, who spent the past few weeks visiting her sister, Mrs. J. F. Rooney, departed for her home, yesterday.

—Miss Mary Nash, an account of whose illness was published in the Gazette two or three days ago, died at the home of her father, Mr. Thomas Nash, Calena street, first ward, at an early hour this morning, aged about sixteen years. Her remains will be taken to Monroe on Monday morning, for burial.

—Mr. H. B. Johnson, of Johnston, is now at Lima, confined to his bed, having met with an accident by which two of his ribs were broken. It appears that he was in Lima station a few days ago, with a lot of grain, and while unloading into a car, he fell between the wagon and the car, with the above result.

—The "Heart of the World"—by Dr. Weaver, is a book worthy your careful examination. Rev. D. F. Davies, pastor of the Congregational church says of it: "I have carefully examined 'The Heart of the World' and I can recommend it as a book fitted to do good. It is a home book, its earnest advocacy of the domestic virtues, its plain words on the prevailing evils, its wise counsels to the youth, and especially its teaching of the principles of religion, will no doubt secure for it a welcome to the libraries of many homes."

—Hartley Clifford's mother was in the city yesterday, coming here to see Judge Bennett. Mrs. Clifford had been told that Judge Bennett would give her a paroled; and the poor woman, who has been broken down ever since her husband was committed to the awful crime of murder in Racine, has lost an opportunity in taking advantage of every circumstance looking to his liberty. She again met with disappointment, when Judge Bennett told her that he had made no such remark, and that the pardoning power was in the hands of the governor.

—Hon. Andrew Barless and Mr. Alexander McGregor, of the town of Harmon, returned home this morning from Chicago, where they have been attending the great stock exhibition. Mr. Barless purchased three very fine short-horn heifers, one two-year-old from the Barless farm, of Kentucky, and two three-year-olds from the celebrated herd of Hunt & Barless, of Earl Park, Indiana. Mr. McGregor purchased one yearling from the latter herd. They are unquestionably the finest heifers in Rock county, and Messrs. Barless and McGregor may justly feel proud of them. They are an important addition to the fine stock of the county, and their excellent qualities will soon be noted in the different localities in which their progeny may be located.

—There is nothing new concerning the strike among the cotton factory operatives. The factory is closed, and the operatives have been attending to their personal affairs to-day. There was a rumor on the streets this forenoon, that the operatives intended to hold a meeting this afternoon, but at the time of going to press, they had not come together and those in charge of the factory office had heard nothing concerning such intention on the part of the strikers. The fact is, no such meeting has been called. It now looks as though the factory would stand idle for a time, in which event the principal loss will fall to the lot of the strikers. A conversation with a few of the operatives, who were not promoters of the strike, think the action of the operatives in going on a strike, was very wise.

—County Judge A. P. Richardson has pointed Mr. Hiram A. Stone, of this city, as a public administrator for Rock county, his duty being to "take possession of the property and effects of any and every person who shall die intestate in this county, who shall leave no widow or next of kin living in this state, or being a non-

resident of this state, leaving estate in this county, and protect and preserve the same until administration thereon shall be granted." Mr. Stone has had considerable experience in this business, he at one time being appointed administrator of an estate, for which he gave a bond in the sum of two hundred thousand dollars. His appointment at this time, which we believe is the first in the history of this county, will give perfect satisfaction to all.

—Sixteen years ago to-day Mr. John Shighman entered the Gazette office as engineer and pressman, and is here still. As to his skill as an engineer and pressman, the Gazette has occasion to congratulate itself and feel proud. He has so skillfully managed the engine and boiler during these sixteen years that not more than \$11 has been expended on repairs, and the same grates he found in the engine when he took charge of it, are in the furnace to-day. When it is known that the life of a boiler is but eleven or twelve years, Mr. Shighman's record is a most honorable one. As an engineer, he is a graduate of the old Prairie du Chien railway, and during the war he drove a locomotive for the government in North Carolina, and only quit railroad when compelled to on account of disease contracted while in the service of the government. He has also been engineer of the Water Witch engine company for the past fourteen years, a position that he has efficiently and honorably filled.

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ABOUT INSURANCE.

An Interview with the Veteran Insurance Agent, E. L. Dimock.

Senior Member of the Insurance Firm of Dimock & Hayner.

He Tells all about Insurance Rates in Janesville.

An evening or two ago we dropped in to the convenient insurance office of Dimock & Hayner, in the Jackson and Smith block, next door east of the Rock county national bank, and after gazing upon the handsome cards of such sound and reliable old companies as the Aetna of Hartford, the Insurance company of North America, the Home of New York, the Phoenix of Hartford, the Liverpool, London and Globe, the Royal of Liverpool, the Continental, and several others equally as sound, an idea struck us that there ought to be something of interest to our readers concerning insurance rates, etc., and we therefore singled out Mr. E. L. Dimock, the oldest man in the insurance business in South Wisconsin, for the purpose of drawing from him some interesting facts concerning the insurance business. We found that gentleman at his desk, but he remained an easy and resigned position in his chair as he replied to our salutation, with "glad to see you; take a chair." Mr. Dimock stated that he had been in the insurance business for the past twenty-five years, and that the firm of Dimock & Hayner commenced business in 1876, and they now represent thirty different insurance companies among them the solid old fire-tested reliable companies of America and Europe, two of which, the Aetna, and the London, Liverpool and Globe paid each over three million dollars in losses in the great Chicago fire of 1871. The combined capital of the companies represented by this firm foots up over one hundred million dollars. The representative of the Gazette opened fire on Mr. Dimock:

"I understand you have been traveling through the northwestern states quite extensively of late years, as special agent, adjusting losses, etc.?"

"Yes, for several years I have been traveling as special agent, on special business, appointing agents, adjusting losses, etc."

"How do our local rates in Janesville compare with rates in other cities of one population?"

"In the larger cities, especially where the facilities for extinguishing fire are exceptionally good the rates are twenty-five per cent less than they are here, except as to special hazards, as wood working and other like manufacturing establishments; these are about the same for some class of risks. In other towns and cities in the southern part, the rates are about the same as here. In the northern and lumbering towns rates are 25 per cent higher, as a rule, the same is true of Minnesota and other northern states."

"How and by whom are these rates established?"

"The rates are established by committees appointed by direction of the general union, which is composed of nearly all of the stock companies in the country. Probably 90 to 95 per cent of the responsible companies are in the union, and all agents who represent these companies must adhere to rates made or lose his companies."

"Can and ought insurance companies reduce the rates?"

"In my opinion they cannot, with safety to themselves or to property owners. Indemnity is what insurers want and they defeat the very object sought if rates are forced below a paying point. Here is a fact—property to the enormous amount of one hundred millions of dollars is annually destroyed in this country by fire; about sixty millions of this is annually paid by insurance companies and the lowest average for expenses of conducting the business is thirty-three and one-third per cent. Making ninety-three and one-third per cent of the one hundred received for premiums. It will readily be seen that with a Chicago or Boston fire occasionally thrown in where a very large part of all insurance capital is wiped out, would seem to bear me out in this opinion."

"During the past twenty years I understand the insurance companies have been paid about twenty-five thousand dollars per year in round numbers, for insurance premiums. How much of this sum has been profit?"

"I have not at present the necessary statistics to answer this question as to the whole time. While Janesville has been comparatively free from fires, yet it will be found if figured up that very little money has been made, even in Janesville. The premium receipts have averaged about \$25,000 per annum. Many companies represented here have paid more money for losses than they have received for premiums, while a few have made some profit. Take, for example, the year that the Congregational church was burned in 1873, for that alone the companies paid \$25,000, the total amount of receipts for the entire year, and there were a number of other fires that year amounting to some eight or ten thousand dollars. Again, take the two years in which the woolen mill and the stone mill at Montevideo, and also the loom mill of the cotton factory were destroyed and you have fifty-two thousand dollars paid by insurance companies besides numerous smaller fires which increased the amount to \$80,000 or more. Now go further back when many of our frame houses, hotels and many dwellings and shops were burned, and you will find, if carefully estimated, a very small margin for profit left to the companies."

"How do our rates now compare with those of years past?"

"The rates upon business property, stocks of merchandise and manufacturing establishments about 1872-73-74-75 and 76 were from thirty to one hundred per cent higher than at present. During the year 1877, 1878 and a part of 1879 they were 25 to 40 per cent lower than at this time. The years 1880, 1881 and a part of 1882 the rates were perhaps 10 to 25 per cent less than now. On the whole I think rates are now lower than they have averaged since 1870."

A Clergyman's Testimony.

W. E. Gifford, pastor M. E. church, Bothwell, Ont., was for two years a sufferer with dyspepsia in its worst form as he states "I have been an actual sufferer from this disease for the last two years, and he is in a recent letter that he considers it the best family medicine now before the country for dyspepsia and liver complaint."

Palmer & Stevens and Sherer & Co.

LOCAL MATTERS.

All the latest novelties in neck wear, muffs, and gents furnishing goods, at J. L. Ford's, also a full line of hats and caps, etc.

The "Smacks" cigars have won for themselves a state reputation, and are unequalled for quality. Ask for them.

Fresh bulk and oysters, direct from Baltimore, at Evenson & Parker's.

Large wall splashes and towel racks combined, 75 cents, at Wheelock's.

Hall's Catarrh Cure is sold by Prentice & Evenson, opposite postoffice.

A new line of ladies' misses' and children's hosiery, at Mattie McCullagh & Co's.

Smoke the famous Smack cigar.

For a pair of hand-made grain sea boots warranted to turn water, go to Manning & Son.

If you want a pair of fine shoes, go to John Monaghan's.

N. K. Brown's Essence ginger at Prentice & Evenson's, opposite postoffice.

A fine line of medicated and toilet soaps at Croft & Whitton.

Thomas' Electric Oil, sold and warranted by Prentice & Evenson, druggists.

And still they come. Another arrival of goods this morning at the second hand store of Samuels & Campbell, 68 North Main street.

Frang's, Raphael, Tuck's, Marens' Ward's and Phil Blake's Christmas and New Years cards. These cards are more artistic and beautiful than ever before. A full supply for sale at Sutherland's bookstore.

Plant food for making flowers bloom at Hemstreet's.

Go to Hemming & Son's for your dancing slippers, ladies' goods and boys'.

Leave your orders with J. L. Ford for a ready answer, dress or business suit, or the shirt.

The cheapest place in the city to buy boots and shoes of all kinds at Hemming & Son.

"Sulphuric" for rheumatism, at Prentice & Evenson's, opposite postoffice.

Hemstreet has just 100 of his receipt books left and anyone who has not had one can have same from this week.

Olives and fancy mince, at Sutherland's.

Black velvet work stands, 50 cents at Wheelock's.

Giva Stearns & Baker's head light oil trial, burns bright and clear.

The best assortment of hair, tooth and nail brushes in this city, call at Stearns & Baker's.

Buy performance at Stearns & Baker's.

Step in at J. L. Ford's for celluloid linen or paper collars and cuffs. 19 West Milwaukee street.

I want to sell every smoker a box of La Criolla Segars, and will make prices to suit, at Hemstreet's.

Josauko's Cough and Lung Syrup warranted. Sample bottle free at Palmer & Stevens' drug store.

Croft & Whitton keep all the patent medicines.

Full line of imported and Key West cigars at Palmer & Stevens'.

Warm shoes and slippers of all kinds, at John Monaghan's, Main street.

Go to Palmer & Stevens' drugstore for Hemphill's Homeopathic Syrup.

For chills, fever, ague, and weakness Golden's Liquid Beef Tonic. Golden's Tonic no other.

You can save money on machine oil by calling on Green & Rice, West Milwaukee street.

Croft & Whitton have just received a new truss which is superior to any truss ever invented. People who have failed to find relief from other trusses will do well to try one.

"Hello," Chicago store:

Genuine Stock caps.....\$ 65

All wool scarlet underwear..... 1 00

Very best scarlet underwear, worth \$2.00..... 1 50

Ladies' merino hose..... 15

Light weight 15 cents for pair..... 12

Light weight red flannel, per yard..... 25

Light weight merino underwear..... 37 1/2

Flour oil cloth, per yd., best..... 40

Best comfortable, good ones..... 1 00

For SALE.—A second hand upright boiler with all trimmings ready for use dirt cheap. Call on R. C. Yooman's Corn exchange square.

Call at the Central carriage works on River street and examine their work, it can't be beat.

Prentice & Evenson, the Druggists, have the best office, Janesville, Wis.

All styles of chamber suits at Ashcraft's.

If you want a bargain in parlor furniture, easy chairs, patent rockers and lounges, call on L. H. Morris, opposite Myers' opera house.

For SALE.—The Nicer's homestead. Terms reasonable, enquire of Campbell & Stevens.

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